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insurance medical directors of America. (New York: Knickerbocker Press. 1912. Pp. 295.)

———— *Medical benefit. Statements as to the administration of, with correspondence between the Chancellor of the Exchequer and the British Medical Association.* 6520. (London: King. 1913. 4d.)

———— *Recueil de documents relatifs aux assurances sur la vie, réunis par le ministère du travail. No. 6.* (Paris: Berger-Levrault. 1912. Pp. 492. 5.25 fr.)

———— *Sammlung von Versicherungsbedingungen deutscher Versicherungsanstalten.* Vol. V. *Die im Jahre 1912 geltenden Bedingungen sämtlicher Versicherungszweige.* Part I. *Lebens-, Unfall- und Haftpflichtversicherung.* Part II. *Transport-, Feuer-, Hagel-, Vieh-, Einbruchdiebstahl-, Glasversicherung und sonstige kleinere Zweige.* (Berlin: E. S. Mittler. 1912. Pp. 187; 199.)

A description of the terms of German insurance regulations referring to others than life insurance. The regulations applying to eighteen different kinds of insurance are discussed, especial attention being given to fire and stock insurance.

———— *Stenographischer Bericht der Verhandlungen vom 25. November 1912 über die Organisation einer gemeinnützigen nationalen Volksversicherung.* (Berlin: Julius Sittenfeld. 1912. Pp. 63.)

Pauperism and Charities

The Spirit of Chinese Philanthropy. A Study in Mutual Aid.

By YU-YUE TSU. Columbia University Studies in History, Economics and Public Law, Vol. L, No. 1. (New York: Longmans, Green and Company. 1912. Pp. 120. \$1.00.)

Throughout this study the word philanthropy is to be taken in the deepest and broadest sense as including every aspect of humanitarian effort. The author has accordingly divided the major part of his material into three clearly differentiated parts, Charity, Mutual Benefit, and Civic Betterment. Before discussing the first of these divisions, Dr. Tsu devotes a chapter to a general treatment of Chinese "philanthropy in thought and practice," including under this caption a summary of the attitude of Chinese writers, ancient and modern, on philanthropy as a virtue, and a review of the history of philanthropy, with a brief presentation of the scope and character of present-day philanthropy in China; and also a chapter on population and social well-being. In the latter, he presents in turn the causes of overpopulation of large areas of China—rural conditions, ancestor worship, early marriage—and the bad effects of such overpopulation. He advocates an intelligent control of the birth-rate.

Under Charity, the first of the threefold division of his thesis, the author discusses seriatim the present charitable provisions for (1) aged men, (2) aged women and widows, (3) dependent children, and (4) destitute sick. Mutual Benefit, the second division of the study, contains descriptions of (1) the clan organization in China, (2) the village community, (3) provincial and district clubs, (4) trade and crafts guilds. These various forms of association in China have their roots in the remote past and have afforded for a long time a natural basis for the practice of mutual aid and protection.

The section on Civic Betterment, the third main division of the volume, contains brief descriptions of the Chinese government, in theory and in practice (the study was made before the recent revolution), and an account of the expression of the philanthropic spirit of the people in such public benefactions as the maintenance of free charity schools, life-saving associations, public roads, lights, and bridges. The monograph closes with a chapter on the Rise of National Self-Consciousness and Solidarity.

FRANK D. WATSON.

Socialism and Co-operative Enterprises

Coöperation in Agriculture. By HENRY W. WOLFF. (London: P. S. King and Son. 1912. Pp. 378. 6s.)

Coöperation in New England. Urban and Rural. By JAMES Ford. (New York: Survey Associates, Inc. 1913. Pp. xxi, 237. \$1.50.)

Few, if any, other writers on agricultural coöperation are so well known to students of the subject as is Mr. Wolff. For thirty years he has been busy collecting facts and experiences which from time to time have made their way to the press. In the volume on *Coöperation in Agriculture* Mr. Wolff brings to bear on the subject the wealth of information gained in experience, in previous studies, as chairman of the International Coöperative Alliance, and as a member of the Executive Committee of the Agricultural Organization Society of his home country.

That Mr. Wolff believes in coöperation among farmers is seen from the statement in the first page of the introduction: "It has been found to put fresh heart into agriculture where declining and to carry remunerative cultivation into previously neglected parts." Yet he recognizes the undoubted fact that organizations as such are only means to an end; the coöperative spirit cannot